



Order Filed on December 11, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

Caption in compliance with D.N.J. LBR 9004-1(b)

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*Attorneys for Wilmington Savings Fund Society,
FSB, as Owner Trustee of the Residential Credit
Opportunities Trust V-D*

In Re:

Sarah L. Huntley,

Debtor.

Chapter: 13

Case No. 19-12685 (JNP)

Hearing: December 3, 2019

Recommended Local Form

☐ Followed

☒ Modified

ORDER RESOLVING MOTION TO VACATE STAY

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: December 11, 2019



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant: Wilmington Savings Fund Society, FSB, as Owner Trustee
of the Residential Credit Opportunities Trust V-D

Applicant's Counsel Elizabeth K. Holdren, Esq.

Property Involved ("Collateral"): 32 Hyacinth Lane, Winslow Township, New Jersey

Relief sought:

- ☒ Motion for relief from the automatic stay
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 3 months from 9/1/19 to 11/1/19.
- The Debtor is overdue for 3 payments at \$699.79 per month.
- Less Suspense of 1.26

Total Arrearages Due \$2,098.11

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on December 1, 2019, regular post-petition monthly mortgage payments shall continue to be made in the amount of \$699.79 or pursuant to any future Notice of Payment Change duly filed by Secured Creditor.
- Beginning on December 1, 2019, additional monthly cure payments shall be made in the amount of \$349.68 each for five (5) months.
- Beginning May 1, 2020, an additional monthly cure payment shall be made in the amount of \$349.71 for one (1) month.

3. All payments to the Secured Creditor shall be made to the following address:

FCI Lender Services, Inc.
P.O. Box 28720
Anaheim Hills, CA 92809

4. In the event of Default:

☒ In the event Debtor fails to make any payment required by this order within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney's fees of \$500.00, and costs of \$181.00.

The fees and costs are payable through the Chapter 13 Plan

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New Jersey

In re:
Sarah L. Huntley
Debtor

Case No. 19-12685-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2019.

db +Sarah L. Huntley, 32 Hyacinth Lane, Sicklerville, NJ 08081-2525

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2019 at the address(es) listed below:

Elizabeth K. Holdren on behalf of Creditor Wilmington Savings Fund Society, FSB, as Owner
Trustee of the Residential Credit Opportunities Trust V-D eholdren@hillwallack.com,
jhanley@hillwallack.com/hwbknj@hillwallack.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited
Liability Company kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kimberly A. Wilson on behalf of Debtor Sarah L. Huntley k_wilsonlaw@comcast.net,
courtdocs_kwlaw@comcast.net;kwlawoffices@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6